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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

ALEXIS MANASTER-RAMER,

Plaintiff,

Case No. 02-CV-74683-DT

v.

HONORABLE DENISE PAGE HOOD

PROVIDENT LIFE AND ACCIDENT
INSURANCE COMPANY,

Defendant.

SPECIAL VERDICT FORM

1. Was Plaintiff "totally disabled" as defined in the Policies from September 2000 to present?

☒ Yes ☐ No

If the answer to Question No. 1 is "No," go no further and enter your verdict for Defendant.

If the answer to Question No. 1 is "Yes," go to Question No. 2.

2. Did Plaintiff submit to Defendant a written proof of loss after September 2002?

If the answer to Question No. 2 is "No," go to Question No. 3.

If the answer to Question No. 2 is "Yes," go to Question No. 4.

3. Was Plaintiff excused from his obligation to submit written proof of loss, or did he substantially comply with that obligation, from September 2000 to present?

☐ Yes ☒ No

If the answer to Question No. 3 is "No," go no further and enter your verdict for Defendant.

If the answer to Question No. 3 is "Yes," go to Question No. 4.

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4. Did Defendant breach the Policies by failing to pay disability insurance benefits?

_____ Yes _____ No

If the answer to Question No. 4 is "No," enter your verdict for Defendant.

If the answer to Question No. 4 is "Yes," go to Question No. 5 and enter your verdict for Plaintiff.

5. What are Plaintiff's damages?

\$ _____

VERDICT:

We the jury, find in favor of: _____ Plaintiff

Or

 X Defendant

DATED: 4/12/05


JURY FOREPERSON